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B1 (Official Form 1)(1/08)				90 - 0.	• • •				
United States Bankruptcy Court Northern District of Illinois							Volun	tary Petit	tion
Name of Debtor (if individual, enter Last, First, Middle): Gonzalez, Jose Francisco				of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				her Names de married,	used by the J maiden, and	Joint Debtor trade names	in the last 8 years):	rs	
Last four digits of Soc. Sec. or Individual-Taxpa; (if more than one, state all)  xxx-xx-0383	yer I.D. (ITIN) No./	Complete E	IN Last for	our digits o	f Soc. Sec. or	r Individual-	Гахрауег I.D. (Г	ΓΙΝ) No./Comp	lete EIN
Street Address of Debtor (No. and Street, City, a 830 Millcreek Circle Elgin, IL	nd State):		Street	Address of	Joint Debtor	(No. and St	reet, City, and S	tate):	
	Г	ZIP Code						ZII	P Code
County of Residence or of the Principal Place of		60123	Count	y of Reside	ence or of the	Principal Pla	ace of Business:		
Kane									
Mailing Address of Debtor (if different from stre P.O. Box 66146 Chicago, IL	et address):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street ad	dress):	
Chicago, iL	_	ZIP Code						ZII	P Code
Location of Dringing Lagrange of Dygingg Debton		60666							
Location of Principal Assets of Business Debtor (if different from street address above):									
Type of Debtor		of Business			•	-	otcy Code Unde		
(Form of Organization) (Check one box)	(Chec	k one box)		■ Chapt		Petition is Fi	<b>led</b> (Check one	box)	
Individual (includes Joint Debtors)	☐ Single Asset R	eal Estate as	defined	☐ Chapt			hapter 15 Petitio		on
See Exhibit D on page 2 of this form.	in 11 U.S.C. §	101 (51B)		☐ Chapt	er 11		a Foreign Main	e	
☐ Corporation (includes LLC and LLP)	☐ Stockbroker	,		☐ Chapt			hapter 15 Petitio a Foreign Nonr		
☐ Partnership	☐ Commodity Bi☐ Clearing Bank			Спар	CI 13		Ü		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other						e of Debts		
		empt Entity x, if applicable		Debts a	are primarily co	`		Debts are prima	arily
	Debtor is a tax under Title 26 Code (the Inter	-exempt org of the Unite	anization d States	defined "incurr	d in 11 U.S.C. § red by an indivi onal, family, or	§ 101(8) as idual primarily	for	business debts.	•
Filing Fee (Check one	e box)		I	one box:		Chapter 11			
Full Filing Fee attached							defined in 11 Upper to the contract of the con	,	,
Filing Fee to be paid in installments (applical attach signed application for the court's consi			Check	if:				-	
is unable to pay fee except in installments. R				to insider	aggregate nor s or affiliates)	ncontingent I ) are less that	iquidated debts ( n \$2,190,000.	(excluding debt	s owed
Filing Fee waiver requested (applicable to ch attach signed application for the court's consi	apter 7 individuals	only). Must		all applica					
attach signed application for the court's const	deration. See Officia	i i dilli 3B.		Acceptan	being filed w ces of the pla creditors, in	n were solici	on. ted prepetition f with 11 U.S.C. §	rom one or mor 1126(b).	re
Statistical/Administrative Information **	* Robin C. Reiz	zner Sta	te Bar N	o. 61907	'28 ***	THIS	SPACE IS FOR (	COURT USE ON	LY
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and	administrat		es paid,					
Estimated Number of Creditors	<del></del>				П				
1- 50- 100- 200- 1 49 99 199 999 5	1,000- 5,000 5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1	51,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 o \$10 to \$50 nillion million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Gonzalez, Jose Francisco (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: Speed System International, Inc. District: Relationship: Judge: **Northern District of Illinois** Corporation owned by Debtor Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Robin C. Reizner -- State Bar No. Signature of Attorney for Debtor(s) (Date) Robin C. Reizner -- State Bar No. 6190728 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

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### **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### **▼** /s/ Jose Francisco Gonzalez

Signature of Debtor Jose Francisco Gonzalez

 $\mathbf{X}_{-}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

#### Signature of Attorney\*

#### X /s/ Robin C. Reizner -- State Bar No.

Signature of Attorney for Debtor(s)

#### Robin C. Reizner -- State Bar No. 6190728

Printed Name of Attorney for Debtor(s)

#### Law Offices of Robin C. Reizner

Firm Name

8700 N. Waukegan Ste 130 Morton Grove, IL 60053

Address

#### (847) 583-0603 Fax: (847) 583-0596

Telephone Number

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Gonzalez, Jose Francisco

#### Signatures

#### Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jose Francisco Gonzalez		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Jose Francisco Gonzalez	
·	Jose Francisco Gonzalez	
Date:		

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jose Francisco Gonzalez		Case No		
•		Debtor	,		
			Chapter	7	
			*		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	995,000.00		
B - Personal Property	Yes	3	5,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,208,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		22,793.53	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		99,330.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,531.49
J - Current Expenditures of Individual Debtor(s)	Yes	1			7,435.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	1,000,000.00		
			Total Liabilities	1,330,123.53	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jose Francisco Gonzalez		Case No.		
		Debtor			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	22,793.53
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	22,793.53

#### State the following:

Average Income (from Schedule I, Line 16)	3,531.49
Average Expenses (from Schedule J, Line 18)	7,435.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,000.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		243,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	22,793.53	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		99,330.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		342,330.00

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B6A (Official Form 6A) (12/07)

In re	Jose Francisco Gonzalez	Case No.	
_		Debtor	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
830 Milcreek Circle Elgin, IL 60123		-	235,000.00	375,000.00
1308 Acorn Drive Sleepy Hollow, IL 60118		-	350,000.00	453,000.00
15010 Punta Rassa Road FortMeyers Fl 33908		-	325,000.00	315,000.00
9540 Canvasback Dr Laredo, TX 78041		-	85,000.00	65,000.00

Sub-Total > **995,000.00** (Total of this page)

Total > **995,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jose Francisco Gonzalez		Case No.	
_		Debtor		

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	E	Bensenville Com Credit Union Checking	-	1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Ordinary household goods and furnishings, none valued in excess of \$500.00	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	(	Ordinary wearing apparel	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > <b>3,000.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Jose Francisco Gonzalez	Case No
		<del>,</del>

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				** 1 1	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
				Sub-Tota	al > <b>0.00</b>
				(Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Jose Francisco Gonzalez	Case No
		<del>,</del>

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20 12	002 Jeep Cheroke 20,000 Miles	-	2,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

2,000.00

Total >

5,000.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Jose Francisco Gonzalez		Case No.	
•		Debtor	,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

■ 11 0.3.C. §322(0)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 830 Milcreek Circle Elgin, IL 60123	735 ILCS 5/12-901	15,000.00	235,000.00
Checking, Savings, or Other Financial Accounts, C Bensenville Com Credit Union Checking	ertificates of Deposit 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Household Goods and Furnishings Ordinary household goods and furnishings, none valued in excess of \$500.00	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Ordinary wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Jeep Cheroke 120,000 Miles	735 ILCS 5/12-1001(c)	2,000.00	2,000.00

Total: 20,000.00 240,000.00

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B6D (Official Form 6D) (12/07)

In re	Jose Francisco Gonzalez	Case No.	
-		Dobtor,	
		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H	DATE CLAIM WAS DATE CLAIM WAS NATURE OF LIED DESCRIPTION AN OF PROPER SUBJECT TO	N, AND D VALUE TY	CONTINGEN	L Q U L D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Falcon Bank 5219 McPherson Road Laredo, TX 78041		-	9540 Canvasback Dr Laredo, TX 78041		Ť	ĀTED			
Account No. <b>0020810180</b>			Value \$ 15010 Punta Rassa Road	85,000.00				65,000.00	0.00
Option One Mortgage Attn: Servicing Unit P.O. Box 57054 Irvine, CA 92619-7054		-	FortMeyers FI 33908					245 222 22	
Account No. 830 Millcreek Cir/1308 Acort		$\perp$	Value \$ <b>2005</b>	325,000.00		$\dashv$		315,000.00	0.00
SFFC 1460 Landmeier Rd. Elk Grove Village, IL 60007		-	2nd Mortgage 830 Milcreek Circle Elgin, IL 60123						
	1		Value \$	235,000.00	_		_	300,000.00	140,000.00
Account No.  SFFC 1460 Landmeier Rd. Elk Grove Village, IL 60007		-	2005  2nd Mortgage  1308 Acorn Drive Sleepy Hollow, IL 60118						
			Value \$	350,000.00				300,000.00	103,000.00
_1 continuation sheets attached				(Total of	Subt			980,000.00	243,000.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Jose Francisco Gonzalez	Case No.	
_		Debtor	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_		_	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	I D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0133622712			1st Mortgage	Ϊ̈	A T E D			
Suntrust Mortgage P.O. Box 85024 Richmond, VA 23285-5024		-	1308 Acorn Drive Sleepy Hollow, IL 60118		D			
			Value \$ 350,000.00				153,000.00	0.00
Account No. 158030734			1st Mortgage					
Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306		-	830 Milcreek Circle Elgin, IL 60123					
			Value \$ 235,000.00	ł			75,000.00	0.00
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attack		d to	)	Subt			228,000.00	0.00
Schedule of Creditors Holding Secured Claims (Total of this page)						(e)		
Total (Report on Summary of Schedules)						- 1	1,208,000.00	243,000.00

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B6E (Official Form 6E) (12/07)

In re	Jose Francisco Gonzalez	Case No	
		, Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed. If the claim is disputed. In the claim is disputed. If the claim is disputed. If the claim is disputed. If the claim is
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\_\_ continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Jose Francisco Gonzalez		Case No.	
		Debtor		

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

						,	TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGEN	LIQUID	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. 36-3810673			04/30/2005	Τ̈́	A T E D			
Internal Revenue Service P.O. Box 745 District Director Chicago, IL 60690		_	Trust Fund Taxes				9,774.00	9,774.00
Account No.  Representing: Internal Revenue Service			Internal Revenue Service S. Roths 860 East Algonquin Schaumburg, IL 60173				,	
Account No. 36-3810673  Internal Revenue Service P.O. Box 745			July 31, 2005 Trust Fund Taxes					0.00
District Director Chicago, IL 60690		-					2,525.20	2,525.20
Account No.  Representing: Internal Revenue Service			Internal Revenue Service S. Roths 860 East Algonquin Schaumburg, IL 60173					
Account No. 36-3810673			April 30, 2006					
Internal Revenue Service P.O. Box 745 District Director Chicago, IL 60690		_	Trust Fund Taxes					0.00
							5,060.20	5,060.20
Sheet 1 of 2 continuation sheets	attache	d to		Subt				0.00
Schedule of Creditors Holding Unsecured	Priority	Cl	aims (Total of	this	pag	(e)	17,359.40	17,359.40

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B6E (Official Form 6E) (12/07) - Cont.

In re	Jose Francisco Gonzalez	Case No.	
_		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

					_	WE	to Governmental	
							TYPE OF PRIORITY	<i></i>
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C				D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.  Representing: Internal Revenue Service			Internal Revenue Service S. Roths 860 East Algonquin Schaumburg, IL 60173	T	- 1 1			
Account No. 36-3810673  Internal Revenue Service P.O. Box 745 District Director Chicago, IL 60690		-	October 31, 2006 Trust Fund Taxes				5,157.90	0.00 5,157.90
Account No.  Representing: Internal Revenue Service			Internal Revenue Service S. Roths 860 East Algonquin Schaumburg, IL 60173					
Account No. 36-3810673  Internal Revenue Service P.O. Box 745 District Director Chicago, IL 60690		-	October 31, 2007 Trust Fund Taxes				276.23	0.00
Account No.  Representing: Internal Revenue Service			Internal Revenue Service S. Roths 860 East Algonquin Schaumburg, IL 60173					
Sheet <u>2</u> of <u>2</u> continuation sheets atta Schedule of Creditors Holding Unsecured Pri					pa To	ge) tal	5,434.13 22,793.53	0.00 5,434.13 0.00 22,793.53

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B6F (Official Form 6F) (12/07)

In re	Jose Francisco Gonzalez	Case No.	
		Debtor	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it dector has no creations nothing unseem			is to report on any benedure 11					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	U	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J M H		N	1 - 0 -	SPUTED	3	AMOUNT OF CLAIM
Account No. <b>G00702242082</b>			Medical	7 7	T		ſ	
Alexian Brothers 800 Biesterfield Road Elk Grove Village, IL 60007		-			Ė D			15,500.00
Account No. <b>761763</b>	t		Medical	T		T	1	
Associated Imaging Specialists 1121 Lake Cook Road Suite M Deerfield, IL 60015-5234		-						210.00
Account No. <b>74980048017382</b>	H		Credit card purchases	+		H	†	
Bank of America P O Box 15027 Wilmington, DE 19850-5027		-						12,000.00
Account No. 5401-6830-2618-9560			Credit card purchases	T		T	1	
Chase P O Box 15153 Wilmington, DE 19886-5153		-						5,000.00
					Ш	Ļ	+	2,2200
_3 continuation sheets attached			(Total of t	Subt this p			)	32,710.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Francisco Gonzalez	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Ic	ш.,	sband, Wife, Joint, or Community	16	111	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND	CONFLEGEN	QU	P U T	AMOUNT OF CLAIM
Account No. 4226-9101-1948-1570			Credit card purchases	T	DATE		
Chase P O Box 15153 Wilmington, DE 19886-5153		-			D		5,200.00
Account No. <b>5417-1226-6216-4787</b>	1		Credit card purchases				
Chase P O Box 15153 Wilmington, DE 19886-5153		-					7,900.00
Account No. <b>370716</b>	t		Medical	$\dagger$			
City of Elgin Ambulance Billing P.O. Box 457 Wheeling, IL 60090		-					600.00
Account No. 1889	t		Credit card purchases				
Discover More Card P O Box 30943 Salt Lake City, UT 84130		-					10,900.00
Account No. 2536	╁		Credit card purchases	+	_	_	
Discover More Card P O Box 30943 Salt Lake City, UT 84130		-					12,200.00
Sheet no. 1 of 3 sheets attached to Schedule of			1	Sub	tota	<u>.                                    </u>	20,000,00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	36,800.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Francisco Gonzalez	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1 -	1		1 -	1	1-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L	DISPUTED	AMOUNT OF CLAIM
Account No. <b>71582</b>			Medical	'	Ę		
Elgin Cardiology 915 Center Street Suite 2001 Elgin, IL 60120-2112		-					5,500.00
Account No. <b>201506460.1</b>	╽		Medical	$^{\dagger}$	t		
Elk Grove Lab Physicians PC Dept 77-9154 Chicago, IL 60678		-					200.00
Account No. <b>001 81620</b>		H	Medical	$\dagger$	T		
MEA Elk Grove LLC P.O. Box 366 Hinsdale, IL 60522		_					770.00
Account No. <b>22566</b>	┢	$\vdash$	Medical	+		$\vdash$	
Midwest Children's Heart Spec. 1555 N. Barrington Ste 430 Hoffman Estates, IL 60169		-					500.00
Account No. <b>248989</b>	┝	┢	Medical	+			
Northwest Health Care Associates 2360 Hassell Road Suite F Hoffman Estates, IL 60169-2171	-	-					1,250.00
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			l	Sub this			8,220.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Francisco Gonzalez	Case No	
•		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_		_	_	_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	<b>-</b>   6	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			FFCC-Columbus	Т	T		
Representing: Northwest Health Care Associates			1550 Old Henderson Rd Ste 100 Columbus, OH 43220-3626		D		
Account No. <b>DB0058018324</b>			Medical				
Provena Health St. Joseph Hospital 2870 Stoner Court Suite 300 North Liberty, IA 52317		-					
							20,000.00
Account No.  Representing: Provena Health			Pellettieri & Associates P.C. 991 Oak Creek Drive Lombard, IL 60148-6408				
Account No. <b>90526008</b>			Medical				
Sherman Hospital 934 Center Street Elgin, IL 60120-2198		-					
Account No.							1,600.00
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			21,600.00
			(Report on Summary of S	,	Γot	al	99,330.00

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B6G (Official Form 6G) (12/07)

In re	Jose Francisco Gonzalez		Case No
-		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-09786 Doc 1 Filed 04/21/08 Entered 04/21/08 13:10:17 Desc Main Document Page 23 of 44

B6H (Official Form 6H) (12/07)

In re	Jose Francisco Gonzalez		Case No.	
		Debtor	,	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Jose Francisco Gonzalez		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND SPO	OUSE		
RELATIONSHIP(S):  Unknown  Son  Daughter					
Employment:	DEBTOR	14	SPOUSE		
Occupation	Trucking				
Name of Employer	Speed Systems Int.				
How long employed	18 Years				
Address of Employer					
	rage or projected monthly income at time case filed) ry, and commissions (Prorate if not paid monthly) e	\$ 	DEBTOR 4,333.33 0.00	\$ 	SPOUSE N/A N/A
3. SUBTOTAL		\$	4,333.33	\$	N/A
4. LESS PAYROLL DEDUC  a. Payroll taxes and soc  b. Insurance  c. Union dues  d. Other (Specify):		\$ \$ \$ \$	801.84 0.00 0.00 0.00 0.00	\$ \$ \$ \$	N/A N/A N/A N/A
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	801.84	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,531.49	\$	N/A
7. Regular income from oper 8. Income from real property 9. Interest and dividends	ration of business or profession or farm (Attach detailed statement)	\$ <u></u>	0.00 0.00 0.00	\$ _ \$	N/A N/A N/A
<ul><li>10. Alimony, maintenance or dependents listed above</li><li>11. Social security or govern</li></ul>		\$ <u> </u>	0.00	\$	N/A
(Specify):		\$ <u> </u>	0.00	\$ <u> </u>	N/A N/A
<ul><li>12. Pension or retirement inc</li><li>13. Other monthly income</li></ul>	come	\$	0.00	\$	N/A
(Specify):		\$ \$	0.00	\$ <u></u>	N/A N/A
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	3,531.49	\$	N/A
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line 15)		\$	3,531.	.49

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Jose Francisco Gonzalez		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,600.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	75.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	375.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	<b>3</b>	0.00 50.00
7. Medical and dental expenses 8. Transportation (not including car payments)	\$ 	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <del></del>	0.00
10. Charitable contributions	\$ *	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	625.00
d. Auto	\$	110.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Cable/Internet	\$	100.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	1, \$	7,435.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		_
a. Average monthly income from Line 15 of Schedule I	\$	3,531.49
b. Average monthly expenses from Line 18 above	\$	7,435.00
c. Monthly net income (a. minus b.)	\$	-3,903.51

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Jose Francisco Gonzalez		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION CONCERN	NING DEBTOR	S'S SCHEDUL	ES
	DECLARATION UNDER PENALTY	OF PERJURY BY I	NDIVIDUAL DE	BTOR
	I declare under penalty of perjury that I have re sheets, and that they are true and correct to the b		•	_
Date .	Signature	/s/ Jose Francisco Jose Francisco G Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Jose Francisco Gonzalez	Case No.		
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$27,000.00	Speed System International - 2005
\$52,000.00	Speed System International - 2006
\$52,000.00	Speed System International - 2007

COLIDCE

AMOUNT

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION 08 AR 113 Civil Lawsuit Circuit Court of Kane County Pending

Provena St. Joseph Hospital v.

Gonzalez

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF DATE OF SEIZURE **PROPERTY** 

Software Copyright (c) 1996-2007 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robin C. Reizner 8700 N. Waukegan Road #130 Morton Grove, IL 60053 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR March, 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
299.00

4

NAME AND ADDRESS OF PAYEE Robin C. Reizner 8700 N. Waukegan Road #130 Morton Grove, IL 60053 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR March, 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
2000.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME Speed System International, Inc. (ITIN)/ COMPLETE EIN 36-3810673

**ADDRESS** 2240 Elmhurst Road Elk Grove Village, IL 60007 NATURE OF BUSINESS **Transportation Services**  **BEGINNING AND ENDING DATES** September 1, 1991 -February 28, 2008

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Stanley Rosen 111 S. Pfingsten Road, Suite 114 Deerfield, IL 60015

DATES SERVICES RENDERED 2005 - Present

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** DATES SERVICES RENDERED NAME

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**  Document Page 33 of 44

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

7

DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY **RECORDS** 

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS Jose F. Gonzalez 830 Mill Creek Elgin, IL 60123

TITLE President NATURE AND PERCENTAGE OF STOCK OWNERSHIP 100% Stock Ownership

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

declare under penalty of perjury that I have read the analyth that they are true and correct.	swers contained	in the foregoing statement of financial affairs and any attachments thereto
Date	Signature	
		Jose Francisco Gonzalez
		Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Jose Francisco Gonzalez		Case No.	
		Debtor(s)	Chapter	7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
9540 Canvasback Dr Laredo, TX 78041	Falcon Bank	Х			
15010 Punta Rassa Road FortMeyers FI 33908	Option One Mortgage	Х			
830 Milcreek Circle Elgin, IL 60123	SFFC				Х
1308 Acorn Drive Sleepy Hollow, IL 60118	SFFC				Х
1308 Acorn Drive Sleepy Hollow, IL 60118	Suntrust Mortgage				Х
830 Milcreek Circle Elgin, IL 60123	Wells Fargo Home Mortgage				Х

		Lease will be
		assumed pursuant
Description of Leased		to 11 U.S.C. §
Property	Lessor's Name	362(h)(1)(A)
-NONE-		

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Form 8 (10/05)	Cont.	
In re	Jose Francisco Gonzalez  Debtor(s)	Case No.
	CHAPTER 7 INDIVIDUAL DEE	STOR'S STATEMENT OF INTENTION tinuation Sheet)
Date	Signatu	re /s/ Jose Francisco Gonzalez Jose Francisco Gonzalez Debtor

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		Northern District of Illinois		
In re	Jose Francisco Gonzalez		Case No.	

		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSAT	TION OF ATTORNE	Y FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016 compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in	ne petition in bankruptcy, or ag	greed to be pai	id to me, for services render	
	For legal services, I have agreed to accept		\$	2,000.00	
	Prior to the filing of this statement I have received		\$	2,000.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation	n with any other person unless	they are mem	bers and associates of my la	ıw firm.
	☐ I have agreed to share the above-disclosed compensation wi copy of the agreement, together with a list of the names of the same of the copy of the agreement.				n. A
<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirm</li> </ul>				mation	
	agreements and applications as needed; prepara of liens on household goods.	tion and filing of motions pu	rsuant to 11	USC 522(f)(2)(A) for avo	idance
6.	By agreement with the debtor(s), the above-disclosed fee does n Representation of the debtors in any dischargeab other adversary proceeding.			ef from stay actions or ar	าy
	CER	RTIFICATION			
this	I certify that the foregoing is a complete statement of any agreems bankruptcy proceeding.	nent or arrangement for payme	ent to me for re	epresentation of the debtor(s	s) in
Dat	ted:	/s/ Robin C. Reizner S	State Bar No.		
		Robin C. Reizner State	e Bar No. 61	90728	
		Law Offices of Robin C. 8700 N. Waukegan Ste			
		Morton Grove, IL 60053			

(847) 583-0603 Fax: (847) 583-0596

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Robin C. Reizner State Bar No. 6190728	X /s/ Robin C. Reizner State Bar No.				
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
8700 N. Waukegan Ste 130					
Morton Grove, IL 60053					
(847) 583-0603					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Jose Francisco Gonzalez	X /s/ Jose Francisco Gonzalez				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X				
	Signature of Joint Debtor (if any)	Date			

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### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Jose Francisco Gonzalez		Case No.	
		Debtor(s)	Chapter 7	
	VERIF	ICATION OF CREDITOR N	<b>MATRIX</b>	
		Number of	f Creditors:	22
	The above-named Debtor(s) here (our) knowledge.	by verifies that the list of credi	tors is true and correct to	the best of my
Date:		/s/ Jose Francisco Gonzalez  Jose Francisco Gonzalez  Signature of Debtor		

Alexian Brothers 800 Biesterfield Road Elk Grove Village, IL 60007

Associated Imaging Specialists 1121 Lake Cook Road Suite M Deerfield, IL 60015-5234

Bank of America P O Box 15027 Wilmington, DE 19850-5027

Chase P O Box 15153 Wilmington, DE 19886-5153

City of Elgin Ambulance Billing P.O. Box 457 Wheeling, IL 60090

Discover More Card P O Box 30943 Salt Lake City, UT 84130

Elgin Cardiology 915 Center Street Suite 2001 Elgin, IL 60120-2112

Elk Grove Lab Physicians PC Dept 77-9154 Chicago, IL 60678

Falcon Bank 5219 McPherson Road Laredo, TX 78041

FFCC-Columbus 1550 Old Henderson Rd Ste 100 Columbus, OH 43220-3626

Internal Revenue Service P.O. Box 745 District Director Chicago, IL 60690 Internal Revenue Service S. Roths 860 East Algonquin Schaumburg, IL 60173

MEA Elk Grove LLC P.O. Box 366 Hinsdale, IL 60522

Midwest Children's Heart Spec. 1555 N. Barrington Ste 430 Hoffman Estates, IL 60169

Northwest Health Care Associates 2360 Hassell Road Suite F Hoffman Estates, IL 60169-2171

Option One Mortgage Attn: Servicing Unit P.O. Box 57054 Irvine, CA 92619-7054

Pellettieri & Associates P.C. 991 Oak Creek Drive Lombard, IL 60148-6408

Provena Health St. Joseph Hospital 2870 Stoner Court Suite 300 North Liberty, IA 52317

SFFC 1460 Landmeier Rd. Elk Grove Village, IL 60007

Sherman Hospital 934 Center Street Elgin, IL 60120-2198

Suntrust Mortgage P.O. Box 85024 Richmond, VA 23285-5024 Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306